

This Page Is Inserted by IFW Operations  
and is not a part of the Official Record

## **BEST AVAILABLE IMAGES**

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

**IMAGES ARE BEST AVAILABLE COPY.**

**As rescanning documents *will not* correct images,  
please do not report the images to the  
Image Problem Mailbox.**

File 15:ABI/Inform(R) 1971-2003/Apr 21  
     (c) 2003 ProQuest Info&Learning  
 File 9:Business & Industry(R) Jul/1994-2003/Apr 21  
     (c) 2003 Resp. DB Svcs.  
 File 610:Business Wire 1999-2003/Apr 21  
     (c) 2003 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2003/Apr 21  
     (c) 2003 The Gale Group  
 File 476:Financial Times Fulltext 1982-2003/Apr 22  
     (c) 2003 Financial Times Ltd  
 File 624:McGraw-Hill Publications 1985-2003/Apr 21  
     (c) 2003 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 21  
     (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 21  
     (c) 2003 The Gale Group  
 File 613:PR Newswire 1999-2003/Apr 22  
     (c) 2003 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2003/Apr 21  
     (c) 2003 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2003/Apr 21  
     (c) 2003 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2003/Apr 21  
     (c)2003 The Gale Group  
 File 20:Dialog Global Reporter 1997-2003/Apr 22  
     (c) 2003 The Dialog Corp.  
 File 625:American Banker Publications 1981-2003/Apr 15  
     (c) 2003 American Banker  
 File 268:Banking Info Source 1981-2003/Apr W2  
     (c) 2003 ProQuest Info&Learning  
 File 626:Bond Buyer Full Text 1981-2003/Apr 15  
     (c) 2003 Bond Buyer  
 File 267:Finance & Banking Newsletters 2003/Apr 21  
     (c) 2003 The Dialog Corp.  
 File 995:NewsRoom 2000  
     (c) 2003 The Dialog Corporation  
 File 994:NewsRoom 2001  
     (c) 2003 The Dialog Corporation

Set	Items	Description
S1	684764	(FINANCIAL? OR FISCAL? OR MONEY OR MONIES OR MONETARY OR P- ECUNIARY OR BANK) (3N) (ACCOUNT? ? OR RECORD? ? OR LOG OR LOGS - OR BANKBOOK? OR BALANC?)
S2	3309	(CODED OR PROGRAMMED OR PREPROGRAMMED OR INSTRUCTED OR CON- FIGURED OR PREDETERMINED OR PRESET) (3N) (CLOSE?? OR CLOSING OR CLOSURE? ? OR FOLDED OR FOLDING OR SHUT()DOWN OR CONCLUDED OR ENDED OR ENDING OR TERMINAT?)
S3	180908	("NOT" OR UN) (2W) (CLOSE?? OR CLOSING OR CLOSURE? ? OR FOLD- ED OR FOLDING OR SHUT()DOWN OR CONCLUDED OR ENDED OR ENDING OR TERMINAT?)
S4	1618	S3 (5N) (REASON? ? OR EXPLAIN? OR EXPLAN? OR JUSTIFICATION?)
S5	0	S1 AND S2 AND S4
S6	42	S1 AND S4
S7	30	S6 NOT PD>20010723
S8	26	RD (unique items)
S9	2	S1 AND S2 AND S3 AND (REASON? ? OR EXPLAIN? OR EXPLAN? OR - JUSTIFICATION?)

8/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01594994 02-45983

**Dealing with the deal makers**

Vanderpooten, Hugo

Asset Finance International n235 PP: 32-35 Dec 1996/Jan 1997

JRNL CODE: AFL

WORD COUNT: 1687

...ABSTRACT: sources, realization of capital gain on rolling stock to improve profit and loss, and off- balance -sheet treatment. Financial criteria should guide the choice of jurisdiction, but this has to be balanced against other...

...TEXT: below a certain level, the lessee will bear the transaction expenses.

\* if the transaction is not closed for any other reason (for example, illegality, increased cost), each party will bear the transaction expenses related to itself.

8/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01473696 01-24684

**A survey of research relating accounting numbers to systematic equity risk, with implications for risk disclosure policy and future research**

Ryan, Stephen G

Accounting Horizons v11n2 PP: 82-95 Jun 1997

ISSN: 0888-7993 JRNL CODE: ACH

WORD COUNT: 8165

...TEXT: balance sheet." There is no place for them in the current accounting world. The economic balance sheets of financial firms and corporations are dynamic. Financial instruments alter the risk characteristics of economic balance sheets...c) Substantial room remains for additional research. Empirically, these studies find that accounting variables do not come close to fully explaining risk (e.g., accounting variables explain 45 percent of the crosssectional variance of beta in...measures on the individual assets, liabilities, and the disclosed face or notional amounts of off- balance sheet financial instruments under FAS No. 105, with each variable expressed as a proportion of the market...

... the bank's owner's equity. McAnally (1996) finds that the inclusion of the off- balance sheet financial instruments add five to seven percent to the explanatory power of the model, consistent with...et al. (1996) show that FAS No. 105 disclosures of the notional amounts of off- balance sheet financial instruments are risk-relevant. Notional amounts are a very crude measure of financial instrument usage...

8/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01472737 01-23725

**Speak to me! An overview of patient communication systems**

Bayne, C Gresham

Nursing Management v28n4 PP: 48-52 Apr 1997

ISSN: 0744-6314 JRNL CODE: NSM

WORD COUNT: 1841

...TEXT: on the verbal order. How rare is it in medicine that our critical orders are **not** repeated to " **close** the loop"?

The **reasons** for closing the loop are many. Believe it or not, what we say often is... number of cons are currently being used to get people to share their passwords-from **bank accounts** to telephone numbers.

Solutions

If we are to provide quality patient communications, not only must...

8/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01409822 00060809

**What about Bob?**

Thoren-Peden, Deborah

ABA Bank Compliance v18n3 PP: 2-7 Mar/Apr 1997

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 4195

...ABSTRACT: when handling obnoxious, problematic, or unsavory customers, with a focus in customers who have checking **accounts** with the **bank**.

**Bank** employees should remember a few basic maxims when dealing with difficult customer situations: 1. Never...

... **bank** may, in most instances, close the account. Before making the decision to close the **account**, however, the **bank** should perform due diligence to determine whether the customer's request is legitimate or whether...

...TEXT: and cannot do when handling such customers, with a focus on customers who have checking **accounts** with the **bank**.

**Bank** employees should remember a few basic maxims when dealing with difficult customer situations:

Never lie...

... Sometimes, obnoxious customers are otherwise cordial people who have experienced a problem (for example, an **account** that the **bank** has inappropriately or incorrectly debited) or an unusual circumstance (such as an improperly bounced check...Other Precautions

Make sure the banker understands the full range of customer relationships with the **bank**. Closing one **account** could result in the customer closing all relationships, and the impact on the bank of...

...specific state law requirements that may apply when closing an account.

**How To Close the Account**

When the **bank** decides to close the account, it should send the customer written notice of its decision...or her account frequently or bounces a lot of checks.

Once again, before closing the **account**, the **bank** needs to evaluate its reasons and whether it wishes to take on the potential risk...

... not have a disparate impact on minorities. Additionally, the bank must ensure that it is **not** closing the account for discriminatory **reasons** or because the individual has a disability.

The steps to take when closing problematic customers...

...The Unsavory Customer

An unsavory customer is one who engages in illegal activities, using a **bank account** to help carry out those activities. The first thing a bank must do whenever it...banks generally are not required to give customers a reason for the closure of checking **accounts**. Accordingly, a **bank** may notify a customer that it has decided to close the customer's account and ...

...light of the criminal money laundering laws. If a bank has reason to believe that **money** going through an **account** (whether it be cash, checks, wire transfers, cashier's checks, and so on) is the...

...is very difficult for the bank to claim it had no reason to suspect the **money** in the **account** was the proceeds of illegal activity. Advice from legal counsel should be sought, if necessary...

...and their ability to meet their business goals.

If a law enforcement agency asks the **bank** to keep the **account** open, the **bank** should ask for the request to be put in writing and, if possible, ask for...

...remaining open. For instance, an innocent partner could claim that it was harmed by the **bank** leaving the **account** open, where the **bank** had knowledge of potentially illegal actions by someone else on the account. Even when the...

...down the account immediately. And again, if a line of credit is attached to the **account**, the **bank** will need to give a notice of adverse action. The reasons for closing the account...

...bank may, in most instances, close the account. Before making the decision to close the **account**, however, the **bank** should perform due diligence to determine whether the customer's request is legitimate or whether...

8/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01322658 99-72054

**Bank credit cards: Consumer irrationality versus market forces**  
Cargill, Thomas F; Wendel, Jeanne  
Journal of Consumer Affairs v30n2 PP: 373-389 Winter 1996  
ISSN: 0022-0078 JRNL CODE: JCA  
WORD COUNT: 5227

...TEXT: competitive (Canner and Luckett 1992, 665-666).

The policy debate over bank card regulation has **not ended** for two **reasons**. First, the spread between credit card interest rates and the cost of funds will likely...

...report they nearly always pay monthly balances in full (and, therefore, 53 percent report carrying **balances**).

Thus, the **bank** survey evidence indicates that 75 percent of card holders actually carry balances, while the household... results are explicitly interpreted in light of the fact that the majority of households with **bank** cards report zero **balances** (Table 2).(Table 2 omitted) While Calem and Mester focus on the question--why are...  
...by Ausubel.

Descriptive statistics from this survey do not support Ausubel's hypothesis

that many **bank card balances** are unintentional and instead suggest an alternate explanation for the presumed low levels of interest rate search. Second, regression estimation for a market based model of the demand for **bank card balances** yields significant results consistent with the hypothesis of market forces. Finally, regression analysis of consumer...

... according to Ausubel, results from drawing on data from two different sources. Additional detail on **bank card balances** and payment habits is provided in Table 2. Cross tabulation of reported balance and reported... difference could theoretically be explained by the fact that Ausubel's card-issuer survey uses **bank card accounts** as the denominator, while the Survey of Consumer Finances uses households as the denominator. If...

... behavior patterns are consistent with information theory and rational consumer behavior.

#### MARKET-BASED MODEL OF **BANK CARD BALANCE** DEMAND

Significant estimation results for a market-based model of **bank card balance** (BCB) demand suggest that market forces exert a dominant influence on consumer decisions regarding BCB...

...sup 2 , AGE, SEARCH, RACE1, RACE2, e)

where BCB is the household's total unpaid **balance** on all **bank cards**; ATTITUDE and NUMBER measure household attitudes; INCOME, INCOME sup 2 , AGE, SEARCH, RACE1, and...

... before taxes and other deductions you made?" (U.S. DOC 1989, 103). The relationship between **bank card BALANCE** and INCOME is theoretically ambiguous as higher levels of income both offer a larger choice...

8/3,K/6 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

02376422 SUPPLIER NUMBER: 59515110 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Set Up Shop in Europe. (European E-commerce opportunities) (Industry Trend or Event)  
Sjoo, Lars Hakan  
e-Business Advisor, 18, 2, 16  
Feb, 2000  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2875 LINE COUNT: 00232

... credit cards called the giro system. Giros are basically wire transfers from your customer's **bank account** to your **bank account**. It's an appealing and well functioning system, but in many cases requires customers to...States. The most significant difference is that it's hard in most European countries--if not impossible--to **terminate** an employee. For that **reason**, as well as the fact that you'll rely heavily on the Europeans you hire...

8/3,K/7 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0008561719 BOGJRABADWFT  
Survey - Quarterly Review of Personal Finance: Relative merits of an American cousin: THE US INDUSTRY: US mutual funds have achieved a success the British unit trust industry can only dream of. John Authers tells their story  
JOHN AUTHERS  
Financial Times, Survey London Edition 1 ED, P 11

Friday, October 18, 1996

DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT

Word Count: 1,645

...market funds, still in their infancy in the UK, are now very significant rivals for **bank accounts** .

In 1977, Merrill Lynch started the concept of the 'cash management **account** '. Under this, **money** is held in a money market fund that shops around for the best deposit rates...

...easily switch savings to other funds and are given the flexibility that is offered by **bank accounts** . They can sweep **money** into equity funds, make standing orders or write cheques on their account; they even get...

...fund offers some of these services, but the industry as a whole, for no obvious **reason** , has **not** come **close** to offering such broad and inclusive services.

8/3,K/8 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

04121048 Supplier Number: 54137957 (USE FORMAT 7 FOR FULLTEXT)

**US DEPT OF STATE: Daily press briefing.**

M2 Presswire, pNA

March 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 6476

... the Treasury or Justice Department. The foreign policy side, I indicated quite clearly, it was **not concluded** prematurely for foreign policy **reasons** .

QUESTION: Could you tell us anything new on the Secretary's travel plans to Europe...our position on the Wye supplemental package; but I'll get you that for the **record** .

QUESTION: Is any **money** now being disbursed?

MR. RUBIN: I don't believe we've received the money from...

8/3,K/9 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

13394663 SUPPLIER NUMBER: 69372713 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Personal jurisdiction and the Internet: traditional jurisprudence for a new medium.**

Gilman, Jeremy

Business Lawyer, 56, 1, 395

Nov, 2000

ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 12335 LINE COUNT: 01087

... It neither owned nor leased any real or personal property in Texas, nor maintained any **bank accounts** or phone listings in Texas, and it did not market its products or advertise directly...immediately. The court noted that:

(a)lthough (Bell Atlantic) may have had a legitimate business **reason** for

**not terminating**

its use of the Oklahoma mail server immediately--concerns over interrupting its customers' service--this...

8/3,K/10 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

06453557 SUPPLIER NUMBER: 13857849 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Seizing the day. (counterfeit sporting goods) (includes related article on  
the Coalition to Advance the Protection of Sports logos)**  
Pesky, Greg  
Sporting Goods Business, v26, n2, p42(2)  
Feb, 1993  
ISSN: 0146-0889 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2476 LINE COUNT: 00191

... know is happening. The problem is that it is underground and  
something that companies do **not** track very **closely**," Cove **explains** .  
"If we could quantify it, The New York Times and The Wall Street Journal  
would...about his."

After another half-hour, which includes the formal seizure of the  
store's **financial records** for a 72-hour period by Laytin and a final  
check of the store, the...

8/3,K/11 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

16763973 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Weekend (Selling Ireland): The culture culture - 'These days, we are  
offered our heritage largely in terms of its market value'. Eileen  
Battersby finds gaping holes in the notion of heritage as an industry**  
IRISH TIMES, p68  
May 19, 2001  
JOURNAL CODE: FIRT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1685

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for heritage management. We examine financial statements, their  
component parts and the users of same, **financial records**, ratios, taxes  
and cash flow . . . It is recognised that not all persons involved in  
heritage...

... an industry, and that this book is geared for the training of heritage  
managers.

This **explains** the overview theme but does **not** bring us **closer** to  
an understanding of heritage. It appears unlikely that there was much  
discussion between the...

8/3,K/12 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

15500823 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**GSIS purchase of crony stock probed**  
SECTION TITLE: Front Page  
PHILIPPINE DAILY INQUIRER, p1  
March 08, 2001  
JOURNAL CODE: WDPI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 636

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Dichaves, who got it from Ocier.  
The money was deposited into Estrada's "Jose Velarde" **account** with



Equitable PCI Bank .

Perez yesterday disclosed that Estrada had been calling Ocier and Arellano to recant the affidavits...

... of Abanse! Pinay described the decision as an "obstacle" in the search for justice.

"The reason why we could not have a closure on the case of Marcoses is that we failed to punish them. We should learn...

8/3,K/13 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

14588435

**SNCF: profits in 2000 financial year, but fears over 2001 (SNCF: exercice 2000 beneficiaire mais craintes pour 2001)** (translated English abstract)

LES ECHOS, p24

January 10, 2001

JOURNAL CODE: FECH LANGUAGE: French RECORD TYPE: ABSTRACT

WORD COUNT: 156

... net profit were all in the black. He gave no precise figures, however, since the accounts for the financial year have not yet been closed .

The recovery can be explained by a record growth in receipts. Passenger traffic rose 5 per cent on the main...

8/3,K/14 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

12935513 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**From learning to earning**

GEORGE KEREVAN

SCOTSMAN, p11

September 21, 2000

JOURNAL CODE: FSCT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 719

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... basic education - rather than the kind of western cash aid which ends up in Swiss bank accounts . And it is a better alternative than just refusing to trade with countries which tolerate...

...to sign papers saying they are simply paying off the debt.

Finally, there is no reason why the economists' idea could not be applied closer to home. Look at many sink housing estates and you will find truant school kids...

8/3,K/15 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

08879330 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Private finance associations ready to comply with Banking Law**

Yalcin Simsek

TURKISH DAILY NEWS

December 25, 1999

JOURNAL CODE: FTDN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1829

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... classic banking system. They prefer the OFKs because of their religious beliefs or for other reasons . This area should not be closed off. These associations have passed through many stages in a very short period of time...

...increased 66.7 percent in 1998 and reached TL 730.3 trillion.

- According to Central Bank data, the total balance sheet of the OFKs comprises Al Baraka (31 percent), Ihlas Finance (30 percent), Kuveyt Turk...

8/3,K/16 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

08367412 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Investors' Y2K Concerns Wane as 2000 Approaches**  
Helen Huntley  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. PETERSBURG TIMES - FLORIDA)  
November 22, 1999  
JOURNAL CODE: KSPT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1410

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the truth about the Y2K threat. She worries malfunctioning computers will wreak havoc on her financial records . She expects problems to occur worldwide.

"I think it's going to hurt everything," she...

... stocks entirely, spokesman Lawrence Silver said.

"We advised them not to," he said. "We're not closing out our own accounts."

One reason not to sell: The tax consequences could be serious. Unless the stocks are held in...

8/3,K/17 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0060370  
**Louisiana's New Banking Commissioner Is Learning on the Job**  
American Banker - March 31, 1987; Pg. 24; Vol. 152, No. 62  
WORD COUNT: 1,389

BYLINE:  
By STEVE BROOKS

TEXT:  
...commission post) as another consulting assignment."

He professed surprise at being in his new job, explaining that he was not close to the governor and was not offered the post until five days after the Dec...

...Mr. Dent explained.

He compared Louisiana's record with the recent closure of a Texas bank in which 183 accounts had \$1.8 million in uninsured deposits. "That is a failure," he said.

He also...

8/3,K/18 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0019811

**Banks Helping Massachusetts In Hunt for Welfare Cheaters**

American Banker - August 25, 1983, Thursday; Pg. 2

WORD COUNT: 2,074

BYLINE:

By JERRY ADAMS

TEXT:

... numbers of welfare recipients and the first few letters of their last names.

Next, each **bank** finds the **accounts** that match the numbers and names on the tapes, and then turns the account information...

...A typical reopening occurs when a recipient who was dropped because of a too-big **bank account** sells some assets and drops down to within the guidelines for a particular program.

According...of reward for those administering the program.

At first, the welfare recipient with the big **bank account** is simply dropped from the rolls. Then the state tries to take part or all of the **money** in an **account** as recompense for earlier payments from the government. In such recoveries, he said, banks would...

...costing them.

One banking official, who asked not to be identified, described typical errors and **explained** why costs are **not** being **closely** calculated at the moment. Other bankers confirmed the accuracy of his remarks.

One typical mistake...

...and leaves home. When she files for some form of welfare assistance, the sweep of **bank records** turns up her father's accounts, which may have enough money to trigger a probe...

...whose son got a student loan to attend college. The son did not have a **bank account**, so the loan **money** was deposited into his mother's account and got her investigated.

"Those are the things..."

8/3,K/19 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00370403 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Treasury's electronic transfer account**

Bauman, Dodie

Disclosure, v16, n8, p5-7, Aug 1999 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01440

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... institution trade associations and consumer and community-based organizations. Treasury sought comment on proposed basic **account** features, compensation to **financial** institutions, and three additional features: accepting additional deposits to the account, paying interest and providing...

...or over-the-counter transactions;

provide the same consumer protections that are available to other **account** holders at the **financial** institution; allow access to the financial institution's on-line point-of-sale (pos) network...

...balance inquiries above the minimum required and for other services such as card replacement and **account** research. **Financial** institutions may impose fees for these services at their customary rates. However, Treasury

imposes one...

...or retirement is eligible to open an ETA regardless of whether they have an existing account at a financial institution.

Participation by financial institutions in the ETA program is voluntary. Treasury will maintain and...misuse had occurred must be consistent with the financial institution's usual criteria for closing accounts. A financial institution may not close an ETA for any reason other than fraud or misuse unless: it is requested to do so by the holder...

...in Savings) applies to ETAS in the same way it applies to other consumer deposit accounts. This requires financial institutions to provide the same disclosures to ETA holders as Reg. E and Reg. DD...

8/3,K/20 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2003 The Dialog Corp. All rts. reserv.

04544876

Private Finance Initiative - Roundtable, Finding solutions  
Project Finance  
January 10, 1999 PAGE: 6, 010 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 3140 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...swap. Specialist private equity funds have also become important in PFI, participating as third party financial investors. Increasingly, they account for the majority of equity investment in PFI schemes.

Thornton: Diversity in project type and...In Sweden we have seen the Arlanda Rail Link and in Germany, the Berlin Airport - not yet closed.

Thornton: I see no reason why structures similar to those used in UK PFI should not be replicated elsewhere. But...

8/3,K/21 (Item 1 from file: 995)  
DIALOG(R)File 995:NewsRoom 2000  
(c) 2003 The Dialog Corporation. All rts. reserv.

0168520298 158K0MU9

DVD OR VCR?

Brian D. Crecente Palm Beach Post Staff Writer  
Palm Beach Post (FL), FINAL ed, p1D  
Tuesday, November 21, 2000  
JOURNAL CODE: ADHX LANGUAGE: ENGLISH RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newspaper SECTION HEADING: ACCENT ISSN: 1528-5758  
WORD COUNT: 2,023

...Hitachi, can still run you as much as \$4,000.

"That's a lot of money to record Friends episodes," Thompson said.

The bottom line, Thompson said, is that videotapes probably aren't...

...spooky compound being blown up and burned to the ground along with Francis Ford Coppola explaining how it was not an alternate ending to the movie.

- Brian Crecente  
Photo

1. W.A. BRIDGES JR./Cox News Service DVD

8/3,K/22 (Item 2 from file: 995)  
DIALOG(R)File 995:NewsRoom 2000  
(c) 2003 The Dialog Corporation. All rts. reserv.

0115015172 15560GU3  
WRAP: MetLife Q2 earnings climb 18%, led by retail products (Update2)  
FWN Select  
Wednesday, August 9, 2000  
JOURNAL CODE: ALMG LANGUAGE: ENGLISH RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newswire  
WORD COUNT: 4,606

...portion of these commitments will be funded; however, experience suggests that some committed transactions may not close for various reasons including unsatisfied pre-closing conditions, competitive financing sources, final negotiation differences or operator's ability... funds within the company. MetLife found they could cut per-transaction costs by setting up bank accounts for their clients to do electronic funds transfers. In closing trade on the New York...

8/3,K/23 (Item 3 from file: 995)  
DIALOG(R)File 995:NewsRoom 2000  
(c) 2003 The Dialog Corporation. All rts. reserv.

0063524372 151Z0RTM  
LUXURY FEVER: WHY MONEY FAILS TO SATISFY IN AN ERA OF EXCESS.(Review)\_ (book review)  
McCaffery, Edward J.  
Michigan Law Review, v98, n6, p2126  
Monday, May 1, 2000  
JOURNAL CODE: AFKJ LANGUAGE: ENGLISH RECORD TYPE: Fulltext  
DOCUMENT TYPE: Scholarly Journal ISSN: 0026-2234  
WORD COUNT: 7,612

...with our families (pp. 241-42, passim) -- leisure being a classic nonpositional good. Frank does not close the loop by explaining how, if we all respond to a "steeply progressive" consumption tax by spending more time...in excessive luxury for whatever reason is left to feel pangs of guilt on this account. Luther thought that "money makes no man merry, but rather pensive and full of sorrow." (29) Garry Wills describes...

8/3,K/24 (Item 1 from file: 994)  
DIALOG(R)File 994:NewsRoom 2001  
(c) 2003 The Dialog Corporation. All rts. reserv.

0261504908 15GC04TC  
WEEKEND The culture culture `These days, we are offered our heritage largely in terms of its market value'. Eileen Battersby finds gaping holes in the notion of heritage as an industry  
IRISH TIMES  
Saturday, May 19, 2001  
JOURNAL CODE: ACVX LANGUAGE: ENGLISH RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newspaper ISSN: 1393-3507  
WORD COUNT: 1,650

...for heritage management. We examine financial statements, their component parts and the users of same, financial records, ratios, taxes

and cash flow . . . It is recognised that not all persons involved in heritage...

...an industry, and that this book is geared for the training of heritage managers.

This **explains** the overview theme but does **not** bring us **closer** to an understanding of heritage. It appears unlikely that there was much discussion between the...

8/3,K/25 (Item 2 from file: 994)  
DIALOG(R)File 994:NewsRoom 2001  
(c) 2003 The Dialog Corporation. All rts. reserv.

0227035705 15E612VS  
**Round Lake man charged with stealing from firm.(News)**  
Gad, Freida  
Daily Herald (Arlington Heights, IL), p3  
Tuesday, March 13, 2001  
JOURNAL CODE: AQPG LANGUAGE: English RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newspaper  
WORD COUNT: 194

...St., for 10 years before he was fired early in 2000, police said.  
Monahan would **not** **dis** **close** the **reason** for Walger's dismissal.

"After he was terminated, the company audited the books and discove...

...for Walger's arrest was due to the lengthy process of gaining access to the **bank** **records** , Monahan said.

Walger paid \$2,500 bail and was released. His court date was not...

8/3,K/26 (Item 3 from file: 994)  
DIALOG(R)File 994:NewsRoom 2001  
(c) 2003 The Dialog Corporation. All rts. reserv.

0190523709 159X0R4W  
**The Fundamental Internet Tax Debate.**  
Weidenbaum, Murray L.  
Washington Quarterly, p41  
Monday, January 1, 2001  
JOURNAL CODE: ABQM LANGUAGE: ENGLISH RECORD TYPE: Fulltext  
DOCUMENT TYPE: Magazine ISSN: 0163-660X  
WORD COUNT: 4,302

...not sit idle. It works for the saver by being invested in stocks, bonds, and **bank** **accounts** that provide interest or dividends from the investments being financed. In the process of saving...come to a vote in either the Senate or the House of Representatives. The basic **reason** is that there has **not** **been** **close** to majority support for any of the major suggested tax reforms--be it the USA...

9/3,K/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02170035 73223794

**Toward a new paradigm in open economy modeling: Where do we stand?**

Sarno, Lucio

Review - Federal Reserve Bank of St. Louis v83n3 PP: 21-36 May/Jun 2001

ISSN: 0014-9187 JRNL CODE: FSL

WORD COUNT: 10539

...TEXT: identical preferences, characterized by an intertemporal utility function that depends positively on consumption and real **money balances** but negatively on work effort; effort is positively related to output. The exchange rate is...

... condition that equates the marginal rate of substitution of consumption for the services of real **money balances** to the consumption opportunity cost of holding real **money balances** (the nominal interest rate); the representative agent directly benefits ...government spending levels are equal across countries, OR solve the model for income and real **money balances** . Because this model is based on a market structure with imperfect competition where each agent...

...The main focus of OR (1995) is the impact of a monetary shock on real **money balances** and output. Under perfectly flexible prices, a permanent shock produces no dynamics and the world...

... of the nominal rigidities because of the induced short-run wealth accumulation via the current **account** . **Money** is not neutral, even in the long run.

A Small Open Economy Version of the...

... overshooting may occur in this model. Since the monetary shock does not produce a current **account** imbalance, **money** is neutral in the long run and the nominal exchange rate rises proportionately to the...further extends this model by considering an alternative specification of the utility function under which **monetary** shocks generate current **account** imbalances. The sign of the current account response is ambiguous, however; in fact, it depends...

... price adjustment carried out by fewer tradables. This effect is interesting since it may help **explain** the observed high volatility of the nominal exchange rate relative to price volatility.

Within the...

... for one quarter at a time and a unit consumption elasticity of money demand, does **not** come **close** to reproducing the serial correlation properties of real and nominal exchange rates noted above. A...that deviations from the LOOP across international borders appear to be larger than can be **explained** by geographical distance or transport costs (see, for example, Engel, 1993, and Engel and Rogers...international monetary policy coordination.

Overall, the PTM framework suggests that goods market segmentation might help **explain** international quantity and price fluctuations and may have important implications for the international transmission of...a level risk premium enters the exchange rate equation. In some sense, this model may **explain** the failure of conventional monetary models of exchange rate determination in terms of an omitted...attach a positive risk premium to the currency with higher monetary volatility. The intuition is **explained** by OR (1998) as follows:

[A] rise in Home monetary volatility may lead to a...

...real value of money, other things equal. (p. 24)

This result provides a novel theoretical **explanation** of the forward premium puzzle. Not only should high interest rates not necessarily be associated...

... remains an open question whether one could build a sticky-price model capable of convincingly **explaining** the forward premium puzzle. Nevertheless, this seems a promising avenue for future research.

NEW DIRECTIONS...

... segmentation and pass-through assumptions of the PTM-local currency pricing approach are necessary to **explain** the close association between deviations from the LOOP and exchange rates. Second, price stickiness induced... realized economic shocks. Prices of all goods are completely flexible.

OR provide equilibrium equations for **preset** wages and a **closed** -form solution for each endogenous variable in the model as well as solutions for variances...

... barriers) may be key in understanding how to improve empirical exchange rate models and in **explaining** several unresolved puzzles in international macroeconomics and finance. While the allowance of trade costs in...

... a "unified theory" that helps elucidate what the profession may be missing when trying to **explain** several puzzling empirical findings using trade costs as the fundamental modeling feature, with sticky prices...

... The increasing sophistication of stochastic open economy models allows rigorous welfare analysis and provides new **explanations** of several puzzles in international macroeconomics and finance. Whether this approach will become the new...views capital utilization as the avenue through which energy enters into the model economy, can **explain** the observed effects of energy price increases on economic activity, which Rotemberg and Woodford (1996...

9/3,K/2 (Item 1 from file: 994)

DIALOG(R)File 994:NewsRoom 2001

(c) 2003 The Dialog Corporation. All rts. reserv.

0283033555 15HQ10SL

Toward a new paradigm in open economy modeling: Where do we stand?

Sarno, Lucio

Review - Federal Reserve Bank of St. Louis, v83, n3, p21

Saturday, June 30, 2001

JOURNAL CODE: ANCS LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal ISSN: 0430-1986

WORD COUNT: 10,810

...identical preferences, characterized by an intertemporal utility function that depends positively on consumption and real **money balances** but negatively on work effort; effort is positively related to output. The exchange rate is...

...condition that equates the marginal rate of substitution of consumption for the services of real **money balances** to the consumption opportunity cost of holding real **money balances** (the nominal interest rate); the representative agent directly benefits from holding money in the utility...

...government spending levels are equal across countries, OR solve the model for income and real **money balances**. Because this model is based on a market structure with imperfect competition where each agent...

...The main focus of OR (1995) is the impact of a monetary shock on real



money balances and output. Under perfectly flexible prices, a permanent shock produces no dynamics and the world...of the nominal rigidities because of the induced short-run wealth accumulation via the current account. Money is not neutral, even in the long run.

A Small Open Economy Version of the...

...overshooting may occur in this model. Since the monetary shock does not produce a current account imbalance, money is neutral in the long run and the nominal exchange rate rises proportionately to the...

...further extends this model by considering an alternative specification of the utility function under which monetary shocks generate current account imbalances. The sign of the current account response is ambiguous, however; in fact, it depends...price adjustment carried out by fewer tradables. This effect is interesting since it may help explain the observed high volatility of the nominal exchange rate relative to price volatility.  
Within the...

...for one quarter at a time and a unit consumption elasticity of money demand, does not come close to reproducing the serial correlation properties of real and nominal exchange rates noted above. A...that deviations from the LOOP across international borders appear to be larger than can be explained by geographical distance or transport costs (see, for example, Engel, 1993, and Engel and Rogers...

...international monetary policy coordination.

Overall, the PTM framework suggests that goods market segmentation might help explain international quantity and price fluctuations and may have important implications for the international transmission of...a level risk premium enters the exchange rate equation. In some sense, this model may explain the failure of conventional monetary models of exchange rate determination in terms of an omitted...

...attach a positive risk premium to the currency with higher monetary volatility. The intuition is explained by OR (1998) as follows:

[A] rise in Home monetary volatility may lead to a...  
...real value of money, other things equal. (p. 24)

This result provides a novel theoretical explanation of the forward premium puzzle. Not only should high interest rates not necessarily be associated...remains an open question whether one could build a sticky-price model capable of convincingly explaining the forward premium puzzle. Nevertheless, this seems a promising avenue for future research.

NEW DIRECTIONS...

...segmentation and pass-through assumptions of the PTM-local currency pricing approach are necessary to explain the close association between deviations from the LOOP and exchange rates. Second, price stickiness induced...

...realized economic shocks. Prices of all goods are completely flexible.

OR provide equilibrium equations for preset wages and a closed-form solution for each endogenous variable in the model as well as solutions for variances...barriers) may be key in understanding how to improve empirical exchange rate models and in explaining several unresolved puzzles in international macroeconomics and finance. While the allowance of trade costs in...

...a "unified theory" that helps elucidate what the profession may be missing when trying to explain several puzzling empirical findings using

trade costs as the fundamental modeling feature, with sticky prices...

...The increasing sophistication of stochastic open economy models allows rigorous welfare analysis and provides new **explanations** of several puzzles in international macroeconomics and finance. Whether this approach will become the new...views capital utilization as the avenue through which energy enters into the model economy, can **explain** the observed effects of energy price increases on economic activity, which Rotemberg and Woodford (1996...